

Louisiana Department of Insurance



Auto Rate Comparison Guide

A Message from the Louisiana Department of Insurance

Welcome to the *Louisiana Automobile Rate Comparison Guide*. To provide you with a better idea of cost, we offer separate rate comparison guides for automobile and homeowners insurance. If you are interested in homeowners insurance, be sure to get your copy of our *Louisiana Homeowners Rate Comparison Guide*. You can call 1-800-259-5300 and ask for a copy, or print a copy from our website at www.lidi.la.gov.

The companies listed here are some of the top carriers of automobile insurance in Louisiana based on premium volume. Included are detailed examples of a wide variety of policies. **Keep in mind these examples may not precisely reflect your individual circumstances. Also, you may find that a company not included in this guide can best provide the coverage and service you need.**

When shopping for insurance, look for a company that is financially sound, has a history of good service, and charges a fair rate. Remember, no matter how low the premium might be, an inexpensive policy does you no good if the insurance company cannot cover your claim after your car has been involved in an accident.

Please contact us to find out if any complaints have been filed against the company or agent you are considering. Also, be sure to ask for the company's A.M. Best rating, which shows the financial strength of the company and its ability to meet obligations to policyholders.

We hope this guide assists you in your search for the right auto insurance.



For answers to your automobile or homeowners insurance questions, call 1-800-259-5300 or write to the Louisiana Department of Insurance, P.O. Box 94214, Baton Rouge, LA 70804-9214.

Automobile Insurance - Example A (10/20/10 Liability Coverage)

Six-month rate for married male, age 30, no accidents or tickets, principal operator, drives 30 miles roundtrip to work, 12,500 miles annually. Drives 2002 Ford Explorer, XLT, 6-cylinder SOHC.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
Allstate Indemnity Co. ¹	\$311	\$332	\$280	\$304	\$335	\$453	\$295	\$285
Allstate Insurance Co. ¹	132	150	138	144	121	237	118	146
American Central Insurance Co.	158	163	224	191	176	366	158	133
Americian International South Ins. Co.	323	383	332	286	320	498	290	328
American National Property and Casualty	273	330	341	267	209	401	233	168
Direct General Insurance Co.	280	338	302	287	277	446	312	385
Government Employee Ins. Co. (GEICO)	212	233	226	224	220	312	205	178
GEICO Indemnity Co.	249	288	267	266	250	353	247	220
Illinois National Insurance Co.	338	403	349	300	337	525	306	346
Imperial Fire and Casualty Insurance Co.	253	490	234	245	296	608	296	197
Liberty Mutual Fire Insurance Co.	152	162	193	159	146	231	149	107
Louisiana Farm Bureau Casualty Ins. Co.	170	180	205	169	162	212	141	121
Louisiana Farm Bureau Mutual Ins. Co.	212	226	256	212	202	265	176	151
National Automotive Insurance Co.	299	428	411	321	382	664	382	273
New Hampshire Indemnity Co.	368	499	363	356	373	635	374	395
New Hampshire Insurance Co.	115	135	151	122	111	160	115	122
Patterson Insurance Co.	456	495	471	435	427	787	449	320
Progressive Security Insurance Co.	212	238	205	186	209	288	228	258
Prudential Property and Casualty Ins. Co.	200	246	245	211	196	355	225	324
Safeway Insurance Co. of Louisiana	216	337	234	217	251	564	217	222
Shelter Mutual Insurance Co.	176	186	202	178	167	266	155	124
State Farm Fire and Casualty Co.	190	212	238	203	178	320	181	148
State Farm Mutual Automobile Insurance ²	177	196	221	189	165	297	168	138
United Services Automobile Assoc. ³	155	168	183	169	159	210	150	139
USAA Casualty Insurance Co. ⁴	164	177	193	178	167	222	158	147
USAgencies Casualty Insurance Co.	229	347	262	266	277	502	318	208

Notes:

- Quotes are rounded to the nearest dollar.
 - In cities with more than one rating area, the highest rates provided by insurers are listed. Rates may vary.
1. Rates apply to operators with financial stability and prior insurance.
 2. Includes New Business Discount
 3. Available only to those who meet specific eligibility requirements, primarily current, retired and former U.S. military officers and their dependents.
 4. Available to ex-dependents of USAA members and active duty enlisted personnel.

Automobile Insurance - Example B (10/20/10 Liability Coverage)

Six-month rate for married female, age 30, no accidents or tickets, principal operator, drives 10 miles roundtrip to work, 7,500 miles annually. Drives 2001 Honda Accord, LX, 4-door sedan, 6-cylinder.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
Allstate Indemnity Co. ¹	\$ 311	\$ 332	\$ 280	\$ 304	\$ 335	\$ 453	\$ 295	\$ 285
Allstate Insurance Co. ¹	111	124	116	120	100	199	99	122
American Central Insurance Co.	145	150	206	175	162	336	145	122
American International South Ins. Co.	293	348	302	259	291	452	264	299
American National Property and Casualty	224	272	280	220	172	329	191	138
Direct General Insurance Co.	338	410	367	346	333	546	378	470
Government Employee Ins. Co. (GEICO)	181	199	193	191	188	266	175	152
GEICO Indemnity Co.	212	245	227	226	213	300	210	187
Illinois National Insurance Co.	307	367	317	274	307	476	277	315
Imperial Fire and Casualty Insurance Co.	253	490	234	245	296	608	296	197
Liberty Mutual Fire Insurance Co.	145	154	184	152	140	220	142	102
Louisiana Farm Bureau Casualty Ins. Co.	155	165	187	155	148	194	128	110
Louisiana Farm Bureau Mutual Ins. Co.	194	206	234	193	185	242	160	138
National Automotive Insurance Co.	351	380	364	289	341	587	341	247
New Hampshire Indemnity Co.	335	453	330	323	338	577	339	359
New Hampshire Insurance Co.	101	118	133	108	98	141	101	107
Patterson Insurance Co.	438	475	452	417	410	755	431	320
Progressive Security Insurance Co.	229	204	183	168	187	255	204	229
Prudential Property and Casualty Ins. Co.	182	224	223	192	178	323	205	294
Safeway Insurance Co. of Louisiana	216	337	234	217	251	564	217	222
Shelter Mutual Insurance Co.	162	171	185	164	154	245	142	114
State Farm Fire and Casualty Co.	160	178	200	171	149	269	152	125
State Farm Mutual Automobile Insurance ²	148	165	185	159	139	250	141	116
United Services Automobile Assoc. ³	143	155	168	155	146	193	138	129
USAA Casualty Insurance Co. ⁴	151	163	178	164	154	204	145	135
USAgencies Casualty Insurance Co.	218	329	249	253	263	477	302	198

Notes:

- Quotes are rounded to the nearest dollar.
 - In cities with more than one rating area, the highest rates provided by insurers are listed. Rates may vary.
1. Rates apply to operators with financial stability and prior insurance.
 2. Includes New Business Discount
 3. Available only to those who meet specific eligibility requirements, primarily current, retired and former U.S. military officers and their dependents.
 4. Available to ex-dependents of USAA members and active duty enlisted personnel.

Automobile Insurance - Example C (10/20/10 Liability Coverage)

Six-month rate for single male, age 18, two at-fault accidents within last 3 years, principal operator, drives 20 miles roundtrip to work, 12,500 miles annually, non-student, licensed for 3 years, completed driver's education course. Drives 1998 Ford F-150 Pickup, 2-door Extended Cab, V8.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
Allstate Indemnity Co. ^{1,2}	\$ 1,143	\$ 1,224	\$ 1,018	\$ 1,113	\$ 1,240	\$ 1,707	\$ 1,083	\$ 1,039
Allstate Insurance Co. ^{1,2}	1,148	1,295	1,199	1,250	1,048	2,046	1,027	1,270
American Central Insurance Co.	728	749	1,033	880	813	1,686	728	614
American International South Ins. Co.	2,440	2,907	2,516	2,165	2,425	3,772	2,196	2,494
American National Property and Casualty	1,454	1,768	1,829	1,435	1,115	2,136	1,237	897
Direct General Insurance Co.	1,064	1,319	1,167	1,096	1,050	1,782	1,208	1,524
Government Employee Ins. Co. (GEICO) ³	—	—	—	—	—	—	—	—
GEICO Indemnity Co. ³	—	—	—	—	—	—	—	—
Illinois National Insurance Co.	2,571	3,052	2,647	2,280	2,555	3,971	2,311	2,624
Imperial Fire and Casualty Insurance Co.	2,316	4,477	2,136	2,239	2,702	5,558	2,702	1,801
Liberty Mutual Fire Insurance Co.	648	689	823	679	624	984	635	457
Louisiana Farm Bureau Casualty Ins. Co.	653	694	787	651	622	815	540	463
Louisiana Farm Bureau Mutual Ins. Co.	816	867	984	814	777	1,018	675	579
National Automotive Insurance Co.	2,186	2,496	2,420	1,763	2,137	4,015	2,137	1,362
New Hampshire Indemnity Co.	2,800	3,779	2,754	2,692	2,830	4,812	2,838	2,991
New Hampshire Insurance Co. ⁴	—	—	—	—	—	—	—	—
Patterson Insurance Co.	1,668	1,809	1,722	1,586	1,562	2,877	1,638	1,170
Progressive Security Insurance Co.	2,194	2,632	2,194	1,899	2,245	3,525	2,561	2,997
Prudential Property and Casualty Ins. Co.	637	785	781	672	623	1,131	718	1,030
Safeway Insurance Co. of Louisiana	961	1,499	1,044	965	1,117	2,514	966	990
Shelter Mutual Insurance Co.	2,103	2,236	2,414	2,134	2,001	3,189	1,855	1,493
State Farm Fire and Casualty Co. ⁵	1,516	1,683	1,892	1,620	1,415	2,421	1,442	1,180
State Farm Mutual Automobile Insurance ⁴	—	—	—	—	—	—	—	—
United Services Automobile Assoc. ⁶	785	859	945	863	806	1,098	755	695
USAA Casualty Insurance Co. ⁷	951	1,041	1,146	1,046	975	1,333	913	841
USAgencies Casualty Insurance Co.	1,595	2,426	1,828	1,854	1,927	3,488	2,210	1,449

Notes:

- Quotes are rounded to dollar.
- In cities with more than one insurer, the highest rates by insurers are listed.
- 1. Rates apply to operation of vehicle.
- 2. Assumed that the most recent accident took place in the last 3 years.
- 3. Would be written in C Casualty Co.
- 4. Individual not eligible company.
- 5. Driver Training Discount.
- 6. Available only to those who are primarily current, retired, or former U.S. military officers or dependents.
- 7. Available to ex-depended USAA members and enlisted personnel.

Automobile Insurance - Example D (10/20/10 Liability Coverage)

Six-month rate for single female, age 20, one at-fault accident within the last 3 years, principal operator, drives 20 miles roundtrip to work, 10,000 miles annually, non-student, licensed for 4 years, completed driver's education course.

Drives 1999 Pontiac Grand Am, SE 2-door coupe, 4-cylinder.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
Allstate Indemnity Co. ^{1,2}	\$ 703	\$ 753	\$ 629	\$ 688	\$762	\$ 1,047	\$ 669	\$641
Allstate Insurance Co. ^{1,2}	689	773	720	748	626	1,238	614	761
American Central Insurance Co.	276	284	392	333	308	640	276	234
American International South Ins. Co.	643	764	662	569	638	990	578	657
American National Property and Casualty	798	967	998	782	611	1,172	680	492
Direct General Insurance Co.	616	758	673	632	608	1,022	695	874
Government Employee Ins. Co. (GEICO) ³	—	—	—	—	—	—	—	—
GEICO Indemnity Co.	623	721	668	664	625	882	618	549
Illinois National Insurance Co.	675	803	697	599	671	1,044	609	690
Imperial Fire and Casualty Insurance Co.	667	1,290	615	645	779	1,602	779	519
Liberty Mutual Fire Insurance Co.	374	398	475	393	361	568	367	264
Louisiana Farm Bureau Casualty Ins. Co.	301	319	362	300	286	375	249	213
Louisiana Farm Bureau Mutual Ins. Co.	376	399	453	375	358	469	311	267
National Automotive Insurance Co.	791	888	859	644	773	1,412	773	514
New Hampshire Indemnity Co.	737	995	724	709	746	1,268	748	788
New Hampshire Insurance Co. ⁴	—	—	—	—	—	—	—	—
Patterson Insurance Co.	852	923	880	810	797	1,469	836	597
Progressive Security Insurance Co.	387	443	387	387	395	579	441	508
Prudential Property and Casualty Ins. Co.	382	470	468	403	374	678	430	618
Safeway Insurance Co. of Louisiana	502	784	545	505	585	1,314	505	518
Shelter Mutual Insurance Co.	714	759	822	726	682	1,087	634	509
State Farm Fire and Casualty Co. ⁵	606	673	756	648	566	960	576	472
State Farm Mutual Automobile Insurance ⁵	417	464	521	446	390	660	397	325
United Services Automobile Assoc. ⁶	400	436	479	439	410	555	385	355
USAA Casualty Insurance Co. ⁷	470	514	564	516	482	655	452	417
USAgencies Casualty Insurance Co.	603	916	692	704	730	1,322	838	548

Notes:

- Quotes are rounded to the nearest dollar.
 - In cities with more than one rating area, the highest rates provided by insurers are listed. Rates may vary.
1. Rates apply to operators with financial stability and prior insurance.
 2. Assumed that the accident took place in the last 2-3 years.
 3. Would be written in GEICO Indemnity Co.
 4. Individual not eligible in this company.
 5. Driver Training Discount was applied.
 6. Available only to those who meet specific eligibility requirements, primarily current, retired and former U.S. military officers and their dependents.
 7. Available to ex-dependents of USAA members and active duty enlisted personnel.

Automobile Insurance - Example E (10/20/10 Liability Coverage)

Six-month rate for married male, age 65, no accidents or tickets, principal operator, pleasure use, 5,000 miles annually. Drives 1993 Plymouth Acclaim, 4-door sedan, 6-cylinder.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
Allstate Indemnity Co. ¹	\$342	\$ 365	\$ 308	\$ 334	\$ 369	\$ 500	\$ 325	\$ 313
Allstate Insurance Co. ¹	147	166	153	160	134	263	131	163
American Central Insurance Co.	112	116	159	135	125	259	112	94
American International South Ins. Co.	461	549	476	408	458	712	415	471
American National Property and Casualty	185	225	232	182	142	271	157	114
Direct General Insurance Co.	321	389	348	329	317	514	359	444
Government Employee Ins. Co. (GEICO)	148	163	158	156	154	218	143	124
GEICO Indemnity Co.	247	285	265	263	248	349	245	218
Illinois National Insurance Co.	485	577	499	430	483	751	438	496
Imperial Fire and Casualty Insurance Co.	266	514	245	257	310	639	310	207
Liberty Mutual Fire Insurance Co.	127	135	162	133	123	193	125	90
Louisiana Farm Bureau Casualty Ins. Co.	115	122	139	115	110	144	95	82
Louisiana Farm Bureau Mutual Ins. Co.	144	153	174	144	137	180	119	102
National Automotive Insurance Co.	368	399	382	303	359	619	359	257
New Hampshire Indemnity Co.	528	714	520	509	534	909	536	566
New Hampshire Insurance Co.	83	97	109	88	80	115	83	88
Patterson Insurance Co.	376	408	388	358	352	648	369	264
Progressive Security Insurance Co.	248	232	248	224	252	358	279	317
Prudential Property and Casualty Ins. Co.	137	168	168	144	134	242	154	220
Safeway Insurance Co. of Louisiana	216	337	234	217	251	564	217	222
Shelter Mutual Insurance Co.	138	147	159	141	132	210	122	98
State Farm Fire and Casualty Co.	137	152	171	146	128	231	130	107
State Farm Mutual Automobile Insurance ²	127	141	159	136	119	214	121	99
United Services Automobile Assoc. ³	159	172	187	173	162	215	153	143
USAA Casualty Insurance Co. ⁴	168	182	198	182	171	227	162	150
USAgencies Casualty Insurance Co.	300	457	345	351	364	659	418	274

Notes

- Quotes are rounded to dollar.
 - In cities with more than one insurer, the highest rate by insurers are listed.
1. Rates apply to operators with good financial stability and no accidents.
 2. Includes New Business.
 3. Available only to those with specific eligibility requirements: primarily current, retired, or U.S. military officers and their dependents.
 4. Available to ex-deployed USAA members and enlisted personnel.

Automobile Insurance - Example F (10/20/10 Liability Coverage)

Six-month rate for married female, age 58, no accidents or tickets, principal operator, pleasure use, 7,500 miles annually. 2002 Buick LeSabre, 4-door sedan, 6-cylinder.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
Allstate Indemnity Co. ¹	\$ 302	\$ 322	\$ 273	\$ 296	\$ 326	\$ 441	\$ 288	\$ 227
Allstate Insurance Co. ¹	100	113	105	109	93	180	89	111
American Central Insurance Co.	112	116	159	135	125	259	112	94
American International South Ins. Co.	266	316	273	235	264	410	239	271
American National Property and Casualty	205	248	256	200	156	301	175	126
Direct General Insurance Co.	274	331	298	282	271	435	307	377
Government Employee Ins. Co. (GEICO)	135	148	144	142	140	144	130	113
GEICO Indemnity Co.	212	245	227	226	213	300	210	187
Illinois National Insurance Co.	279	332	287	248	279	432	252	285
Imperial Fire and Casualty Insurance Co.	223	431	206	216	260	535	260	173
Liberty Mutual Fire Insurance Co.	127	135	162	133	123	193	125	90
Louisiana Farm Bureau Casualty Ins. Co.	118	126	142	118	113	147	98	84
Louisiana Farm Bureau Mutual Ins. Co.	148	157	178	147	141	184	122	105
National Automotive Insurance Co.	316	447	379	300	355	612	355	255
New Hampshire Indemnity Co.	303	411	299	293	307	524	308	326
New Hampshire Insurance Co.	83	97	109	88	80	115	83	88
Patterson Insurance Co.	394	427	407	375	369	679	387	276
Progressive Security Insurance Co.	166	183	166	153	168	226	183	204
Prudential Property and Casualty Ins. Co.	155	191	190	163	151	274	175	250
Safeway Insurance Co. of Louisiana	216	337	234	217	251	564	217	222
Shelter Mutual Insurance Co.	125	132	143	127	119	189	110	88
State Farm Fire and Casualty Co.	137	152	171	146	128	231	130	107
State Farm Mutual Automobile Insurance ²	127	141	159	136	119	214	121	99
United Services Automobile Assoc. ³	120	130	141	130	123	160	116	108
USAA Casualty Insurance Co. ⁴	126	136	148	137	129	169	122	114
USAgencies Casualty Insurance Co.	198	302	228	232	241	435	276	181

Notes:

- Quotes are rounded to the nearest dollar.
 - In cities with more than one rating area, the highest rates provided by insurers are listed. Rates may vary.
1. Rates apply to operators with financial stability and prior insurance.
 2. Includes New Business Discount
 3. Available only to those who meet specific eligibility requirements, primarily current, retired and former U.S. military officers and their dependents.
 4. Available to ex-dependents of USAA members and active duty enlisted personnel.

Automobile Insurance - Example G (10/20/10 Liability Coverage)

Six-month rate for single female with dependent, age 48, no accidents or tickets, principal operator, drives 30 miles roundtrip to work, 12,500 miles annually. Drives 1998 Toyota Camry LE, 4-door sedan, 4-cylinder. Daughter, age 16, an occasional operator, no accidents or tickets, student with 3.5 grade point average, completed driver's education, licensed less than 1 year.

Company Name	Alexandria	Baton Rouge	Lafayette	Lake Charles	Monroe	New Orleans	Shreveport	Rural
Allstate Indemnity Co. ¹	\$ 643	\$ 687	\$ 573	\$ 624	\$ 696	\$ 958	\$ 612	\$ 586
Allstate Insurance Co. ^{1,2}	521	586	544	566	474	931	466	575
American Central Insurance Co.	158	163	224	191	176	366	158	133
American International South Ins. Co.	325	387	335	288	323	502	292	332
American National Property and Casualty	400	484	500	391	305	587	341	246
Direct General Insurance Co.	781	962	853	802	771	1,300	881	1,110
Government Employee Ins. Co. (GEICO)	315	346	335	331	325	462	304	264
GEICO Indemnity Co.	551	637	591	587	553	780	546	486
Illinois National Insurance Co.	341	407	352	304	341	529	308	349
Imperial Fire and Casualty Insurance Co.	776	1,499	715	750	905	1,861	905	603
Liberty Mutual Fire Insurance Co.	239	253	303	250	230	362	234	168
Louisiana Farm Bureau Casualty Ins. Co.	214	228	258	214	204	267	177	152
Louisiana Farm Bureau Mutual Ins. Co.	268	284	323	267	255	334	221	190
National Automotive Insurance Co.	570	652	633	465	558	1,030	558	361
New Hampshire Indemnity Co.	372	503	367	304	376	640	377	399
New Hampshire Insurance Co. ³	—	—	—	—	—	—	—	—
Patterson Insurance Co.	1,076	1,167	1,111	1,024	1,008	1,856	1,057	755
Progressive Security Insurance Co.	484	557	484	429	494	735	555	642
Prudential Property and Casualty Ins. Co.	264	324	323	278	258	468	297	427
Safeway Insurance Co. of Louisiana	517	809	563	520	602	1,354	520	534
Shelter Mutual Insurance Co.	359	381	412	364	342	545	316	254
State Farm Fire and Casualty Co. ⁴	297	330	371	317	277	461	282	231
State Farm Mutual Automobile Insurance ⁴	290	322	362	310	271	451	276	226
United Services Automobile Assoc. ⁵	270	294	322	295	277	372	260	241
USAA Casualty Insurance Co. ⁶	320	348	382	350	327	442	307	284
USAgencies Casualty Insurance Co.	601	914	689	701	728	1,316	835	546

Notes

- Quotes are rounded to the nearest dollar.
- In cities with more than one insurer, the highest rate by insurers are listed and may vary.

1. Rates apply to operator with good financial stability and no recent accidents.
2. Good Student Discount applied.
3. Individual not eligible for company.
4. Includes Driver Training and Good Student Discount.
5. Available only to the specific eligibility requirements, re: primarily current, re: U.S. military officer dependents.
6. Available to ex-deployed USAA members and enlisted personnel.

Auto Insurance Shopping Information

Tips:

1. Look over this rate guide as a starting point.
2. Search through the yellow pages for help in contacting companies.
3. When you start calling companies for price quotes, be ready to answer questions concerning your driver's license, traffic records, estimated miles driven to and from work and total miles driven each year.
4. Inquire about discounts. Some companies grant premium reductions based on your good driving record, limited vehicle usage, multiple vehicles, safety and theft devices, and other factors.
5. Ask questions about how your policy works. Since you will be paying for your policy, you have a right to know all the policy details.
6. Compare policies and choose the one best suited to your situation.
7. If your car is older and paid for, consider dropping collision and comprehensive coverage. Compare the cost of your annual premium with the car's "Blue Book" value, minus your deductible.

Terms:

Liability insurance pays for damages or injury to another person outside your household for which you may be legally responsible. (10/20/10 coverage is required by Louisiana law)

Comprehensive insurance covers a wide range of potential damages to your vehicle, including fire, theft, vandalism, and glass breakage. Deductibles on comprehensive insurance range from zero to \$250. The higher the deductible, the lower the premium. For example, with \$250 deductible, your premium cost would be less, but you pay the first \$250 anytime you have a comprehensive claim.

Collision insurance covers you for exactly that: collisions that damage your vehicle. Collision deductibles generally range from \$100 to \$500 or more. Again, the higher the deductible, the lower the premium.

Deductible is the amount you pay out of your own pocket when you have a claim.

Exclusions are certain situations under which your policy will not cover you or your vehicle.

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